

Fill in this information to identify the case:

Debtor 1 ROSA BORGES RODRIGUEZ

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: District of Puerto Rico

Case number 15-08666 BKT 13

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Franklin Credit Management Corp., as servicing agent for Deutsche Bank National Trust Company, as Certificate Trustee on Behalf of Bosco Credit II Tust Series 2017-1

Court claim no. (if known): 4

Last 4 digits of any number you use to

identify the debtor's account:

0 3 6 8

Date of payment change:

Must be at least 21 days after date of this notice

08/01/2020

New total payment:

Principal, interest, and escrow, if any

\$ 747.06

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 25.07

New escrow payment: \$ 180.13

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

ROSA BORGES RODRIGUEZ

First Name

Middle Name

Last Name

Case number (if known) 15-08666 BKT 13

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X

Signature

Date 6/25/2020

Print:

JOSE F. CARDONA JIMENEZ

First Name

Middle Name

Last Name

Title ATTORNEY

Company

CARDONA-JIMENEZ LAW OFFICE, PSC

Address

PO Box 9023593

Number

Street

San Juan, PR 00902-3593

City

State

ZIP Code

Contact phone

(787) 724-1303

Email jf@cardonalaw.com

101 Hudson St 24 fl
Jersey City, NJ 07302
For Inquiries: (800) 255-5897

Analysis Date: June 17, 2020

LUIS J. LOPEZ-MONT
ROSA BORGES-RODRIGUEZ
PO BOX 203
SAN LORENZO PR 00754

Loan: 0368

Property Address:
RD 183 KM 13.8 BO. FLORIDA
SAN LORENZO, PR 00754

Annual Escrow Account Disclosure Statement

Account History

This is a statement of actual activity in your escrow account from Dec 2017 to July 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity. **Bankruptcy Filing Date 11/02/2015.**

Payment Information	Current:	Effective Aug 01, 2020:	Escrow Balance Calculation	
Principal & Interest Pmt:	566.93	566.93	Due Date:	Apr 01, 2020
Escrow Payment:	25.07	180.13	Escrow Balance:	262.92
Other Funds Payment:	0.00	0.00	Anticipated Pmts to Escrow:	100.28
Assistance Payment (-):	0.00	0.00	Anticipated Pmts from Escrow (-):	1,013.75
Reserve Acct Payment:	0.00	0.00	Anticipated Escrow Balance:	(\$650.55)
Total Payment:	\$592.00	\$747.06		

Date	Payments to Escrow Anticipated	Actual	Payments From Escrow Anticipated	Actual	Description	Escrow Balance Required	Actual
						0.00	
					Starting Balance		41.19
Dec 2017		25.07		*		0.00	66.26
Dec 2017		25.07		*		0.00	91.33
						0.00	
Dec 2017			266.00	*	Hazard Insurance		(174.67)
Jan 2018		25.07		*		0.00	(149.60)
Feb 2018		25.07		*		0.00	(124.53)
Mar 2018		25.07		*		0.00	(99.46)
Apr 2018		25.07		*		0.00	(74.39)
May 2018		25.07		*		0.00	(49.32)
Jun 2018		25.07		*		0.00	(24.25)
Jul 2018		25.07		*		0.00	0.82
Aug 2018		25.07		*		0.00	25.89
Sep 2018		25.07		*		0.00	50.96
Oct 2018		25.07		*		0.00	76.03
Nov 2018		25.07		*		0.00	101.10
Dec 2018		25.07		*		0.00	126.17
Dec 2018		25.07		*		0.00	151.24
						0.00	
Dec 2018			266.00	*	Hazard Insurance		(114.76)
Jan 2019		25.07		*		0.00	(89.69)
Feb 2019		25.07		*		0.00	(64.62)
Mar 2019		25.07		*		0.00	(39.55)
Mar 2019		25.07		*		0.00	(14.48)
Apr 2019		25.07		*		0.00	10.59
May 2019		25.07		*		0.00	35.66
May 2019		25.07		*		0.00	60.73
Jun 2019		25.07		*		0.00	85.80

Document		Page 4 of 5			
Jul 2019	(25.07)			0.00	60.73
Jul 2019	25.07	*		0.00	85.80
Jul 2019	25.07	*		0.00	110.87
Aug 2019	25.07	*		0.00	135.94
Sep 2019	25.07	*		0.00	161.01
Oct 2019	25.07	*		0.00	186.08
Oct 2019	25.07	*		0.00	211.15
Nov 2019	25.07	*		0.00	236.22
Dec 2019	25.07	*		0.00	261.29
Jan 2020	25.07	*		0.00	286.36
Jan 2020	25.07	*		0.00	311.43
				0.00	
Jan 2020		224.00	* Force Placed Hazard		87.43
Feb 2020	25.07	*		0.00	112.50
Mar 2020	25.07	*		0.00	137.57
Apr 2020	25.07	*		0.00	162.64
Apr 2020	25.07	*		0.00	187.71
Apr 2020	25.07	*		0.00	212.78
Jun 2020	25.07	*		0.00	237.85
Jun 2020	25.07	*		0.00	262.92
				0.00	
			Anticipated Transactions		262.92
Jan 2020			County		262.92
Jan 2020		565.00	County		(302.08)
Jun 2020	75.21				(226.87)
Jul 2020	25.07	448.75	County		(650.55)
Jul 2020			County		(650.55)
	\$0.00	\$1,078.01		\$0.00	\$1,769.75

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling \$0.00. Under Federal law, your lowest monthly balance should not have exceeded \$0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: June 17, 2020

LUIS J. LOPEZ-MONT

Loan: 10368

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(650.55)	273.25
Aug 2020	103.15			(547.40)	376.40
Sep 2020	103.15			(444.25)	479.55
Oct 2020	103.15			(341.10)	582.70
Nov 2020	103.15			(237.95)	685.85
Dec 2020	103.15			(134.80)	789.00
Jan 2021	103.15	565.00	County	(596.65)	327.15
Jan 2021			County	(596.65)	327.15
Jan 2021		224.00	Force Placed Hazard	(820.65)	103.15
Feb 2021	103.15			(717.50)	206.30
Mar 2021	103.15			(614.35)	309.45
Apr 2021	103.15			(511.20)	412.60
May 2021	103.15			(408.05)	515.75
Jun 2021	103.15			(304.90)	618.90
Jul 2021	103.15	448.75	County	(650.50)	273.30
Jul 2021			County	(650.50)	273.30
	\$1,237.80	\$1,237.75			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of \$103.15. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed \$206.29 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (\$650.55). Your starting balance (escrow balance required) according to this analysis should be \$273.25. This means you have a shortage of \$923.80. Due to your recent bankruptcy filing, the shortage amount previously stated may be collected through your bankruptcy plan.

We anticipate the total of your coming year bills to be \$1,237.75. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	103.15	Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$670.08 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed.
Surplus Amount:	0.00	
Shortage Amount:	76.98	
Rounding Adjustment Amount:	0.00	
Escrow Payment:	\$180.13	